

# EXHIBIT E

**Subj:** RE: Ilet: Re: Your Request of Credit Card Renewal  
**Date:** 10/10/2012 8:12:28 A.M. Eastern Standard Time  
**From:** [EmrahM@garanti.com.tr](mailto:EmrahM@garanti.com.tr)  
**To:** [Heckerlaw@aol.com](mailto:Heckerlaw@aol.com)  
**CC:** [CanYilmaz@garanti.com.tr](mailto:CanYilmaz@garanti.com.tr), [KeremS@garanti.com.tr](mailto:KeremS@garanti.com.tr)  
Dear Mr. Hecker,

When we check your details we figured out that you paid your previous statements via Melek Aktan before and she has a registered tax number in our records. On the other hand we do not have a copy of any documents of your identification. Because of these reasons, unless you present the documents in person or send the copies with apostille, we will not be able to re-activate your card.

Best Regards,

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**From:** [Heckerlaw@aol.com](mailto:Heckerlaw@aol.com) [<mailto:Heckerlaw@aol.com>]  
**Sent:** Monday, October 08, 2012 10:48 AM  
**To:** Emrah Mutanoglu (Musteri Memnuniyeti Mudurlugu)  
**Cc:** Gamze Cetinkaya (Genel Mudur Yardimcisi Sekreteri)  
**Subject:** Re: Ilet: Re: Your Request of Credit Card Renewal

I read your e-mail carefully, and the primary question that I have is how did I use and pay for my credit card all these years without a tax number that you say I need now in order to reactivate the card. That is a fair question, isn't it?

Laurence A. Hecker

In a message dated 10/5/2012 11:18:47 A.M. Eastern Daylight Time, [EmrahM@garanti.com.tr](mailto:EmrahM@garanti.com.tr) writes:

Dear Mr. Hecker,

In order to use your current account, you need to have a tax number. Since you will pay your card via your current account, first we should have your Turkish tax number related to your customer number. To have a tax number from the authorities, we need your copy of passport with an Apostille. So your account and the mutual funds will be able to be used again.

Unless you have the tax number, you will have trouble to pay your card statements. It may not be possible for you or us to make the same exception we provided to you for your last statement. Therefore before re-activating your card, we would like to complete these transactions.

Best Regards,

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**From:** [Heckerlaw@aol.com](mailto:Heckerlaw@aol.com) [<mailto:Heckerlaw@aol.com>]  
**Sent:** Thursday, October 04, 2012 10:50 AM  
**To:** Emrah Mutanoglu (Musteri Memnuniyeti Mudurlugu)  
**Cc:** Gamze Cetinkaya (Genel Mudur Yardimcisi Sekreteri)  
**Subject:** Re: Ilet: Re: Your Request of Credit Card Renewal

While I am processing the apostille, why can't you reactivate my credit card. Even though it shows an expiration date from two months ago, if your system validates the card as being active the merchants won't have a problem approving charges incurred on the card. I am going to Virginia this weekend and it would be most helpful if I could use my MasterCard. Right now I am limited to my Visa card. And why can't you apply my mutual funds to the balance remaining on my bill? I look forward to a response on Friday. Thanks.

Incidentally, are you the same "Emrah" with whom I dealt several months ago? I recall our conversation as being rather cordial.

Laurence A. Hecker